

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: James Thomas McCooe Debtor Case No. 17-15738-ref Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4 User: Lisa Page 1 of 2 Date Rcvd: Oct 12, 2017 Form ID: 309I Total Noticed: 28

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

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Oct 14, 2017.
db
                 +James Thomas McCooe,
                                           3616 Magnolia Drive,
                                                                    Easton, PA 18045-3021
                +FREDERICK L. REIGLE,
                                          Chapter 13 Trustee,
                                                                  2901 St. Lawrence Avenue,
                                                                                               P.O. Box 4010.
tr
                  Reading, PA 19606-0410
                +Bureau of Audit and Enforcement,
                                                       City of Allentown,
                                                                              435 Hamilton Street,
smg
                  Allentown, PA 18101-1603
smg
                 City Treasurer, Eighth and Washington Streets,
                                                                        Reading, PA 19601
                 +Lehigh County Tax Claim Bureau, 17 South Seventh Street,
                                                                                    Allentown, PA 18101-2401
smg
                +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
sma
                +Commercial Acceptance Co., 2300 Gettyburg Rd., Suite 102, Cam
Credit One Visa, Po Box 650500, City of Industry, CA 91716-0500
13973118
                                                                                       Camp Hill, PA 17011-7303
13973119
                                           4652 Hamilton Boulevard,
13973121
                +Lightner Law Offices,
                                                                        Allentown, PA 18103-6021
13973122
                +Luanne McCooe, 3616 Magnolia Drive,
                                                             Easton, PA 18045-3021
                 Milestone Mastercard, PO Box 84059,
                                                             Columbus, GA 31908-4059
13973124
13973125
                +Patrick J. Wesner, Esquire,
                                                  Parker McCay, PA,
                                                                        9000 Midlantic Drive, Suite 300,
                  Mount Laurel, NJ 08054-1539
                +THE BNYM TRUST Company N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
13978213
13973126
                 +The Bank of NY Mellon Trust Company, NA, c/o Specialized Loan Servicing,
                  8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386
                +The Bank of New York Mellon Trust Company, NA,
13987015
                                                                       c/o KML Law Group, P.C.,
                                                                                                     701 Market Street,
                                Philadelphia, PA 19106-1541
                  Suite 5000,
13973127
                +Township of Bethlehem,
                                            c/o Portnoff Law Associates, LTD., P.o. Box 391,
                  Norristown, PA 19404-0391
13973128
                 Verve/Continental Finance,
                                                P.O. Box 31292, Tampa, FL 33631-3292
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: tlightner@lightnerlaw.com Oct 13 2017 01:38:34 THOMAS L. LIGHTNER,
                 E-mail/Text: tlightner@lightnerlaw.com Oct 13 2017 01:38:34
                  Lightner Law Offices, P.C., 4652 Hamilton Blvd., Allentown, PA 18103
                +E-mail/Text: robertsl2@dnb.com Oct 13 2017 01:39:28
                                                                              Dun & Bradstreet, INC.
smg
                  3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
                +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 13 2017 01:39:36
                                                                                                 U.S. Attorney Office,
sma
                  c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street,
                                                                                        Philadelphia, PA 19106-4404
                +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 13 2017 01:39:22
ust.
                                                                                            United States Trustee
                  Office of the U.S. Trustee, 833 Chestnut Street, Suite 500,
                                                                                           Philadelphia, PA 19107-4405
                +EDI: CAPITALONE.COM Oct 13 2017 01:28:00
13973117
                                                                  Capital One,
                                                                                  P.O. Box 71083,
                  Charlotte, NC 28272-1083
13973120
                 +E-mail/Text: bankruptcy@flagshipcredit.com Oct 13 2017 01:39:30
                                                                                            Flagship,
                                                                                                         PO Box 1419,
                Chadds Ford, PA 19317-0688
+E-mail/Text: bankruptcy@flagshipcredit.com Oct 13 2017 01:39:30
13994677
                                                                                            Flagship Credit Acceptance,
                P.O. Box 3807, Coppell, TX 75019-4354
+EDI: RMSC.COM Oct 13 2017 01:28:00 Gi
13973861
                                                           GE Capital Retail Bank,
                PRA Receivables Management, LLC, PO B +EDI: RESURGENT.COM Oct 13 2017 01:28:00 P.O. Box 10497 MS 576, Greenville, SC
                                                        PO Box 41021,
                                                                         Norfolk, VA 23541-1021
                                                                 LVNV Funding, LLC,
13973123
                                                                                        c/o Resurgent Capital Services,
                                             Greenville, SC 29603-0497
                 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 13 2017 01:39:13
13977677
                  Pennsylvania Department of Revenue,
                                                            Bankruptcy Division PO Box 280946,
                  Harrisburg PA 17128-0946
                 +EDI: BLUESTEM Oct 13 2017 01:28:00
13973129
                                                            Webbank/Fingerhut,
                                                                                   215 Southstate St. Suite 1000,
                  Salt Lake City, UT 84111-2336
                                                                                                     TOTAL: 11
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                 Pennsylvania Department of Revenue,
                                                         Bankruptcy Division,
                                                                                    P.O. Box 280946.
sma'
                  Harrisburg, PA 17128-0946
                                                                                                     TOTALS: 0, * 1, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2017 Signature: /s/Joseph Speetjens

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District/off: 0313-4 User: Lisa Page 2 of 2 Date Rcvd: Oct 12, 2017

Form ID: 309I Total Noticed: 28

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on October 12, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

MATTEO SAMUEL WEINER on behalf of Creditor The Bank of New York Mellon Trust Company, National Association bkgroup@kmllawgroup.com

REBECCA ANN SOLARZ on behalf of Creditor Specialized Loan Servicing LLC

bkgroup@kmllawgroup.com
THOMAS L. LIGHTNER on behalf of Debtor James Thomas McCooe tlightner@lightnerlaw.com, sbennett@lightnerlaw.com;r50447@notify.bestcase.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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|---|----------------------------------|-----------------|---------------------------------------|---------|--|
| Information to | on to identify the case: | | | | |
| Debtor 1 | James Thomas McCooe | | Social Security number or ITIN xxx- | xx-5003 | |
| | First Name Middle Name Last Name | | EIN | | |
| Debtor 2 | | | Social Security number or ITIN | _ | |
| (Spouse, if filing) | First Name Middle Name Last Name | | EIN | | |
| United States Bankruptcy Court Eastern District of Pennsylvania | | nnsylvania | Date case filed for chapter 13 8/25/1 | 7 | |
| Case number: 17 | 7-15738-ref | | | | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | | About Debtor 1: | About Debtor 2: |
|----|--|---|---|
| 1. | Debtor's full name | James Thomas McCooe | |
| 2. | All other names used in the last 8 years | aka James McCooe, aka James T. McCooe | |
| 3. | Address | 3616 Magnolia Drive Easton, PA 18045 | |
| 4. | Debtor's attorney Name and address | THOMAS L. LIGHTNER Lightner Law Offices, P.C. 4652 Hamilton Blvd. Allentown, PA 18103 | Contact phone (610) 530–9300 Email: <u>tlightner@lightnerlaw.com</u> |
| 5. | Bankruptcy trustee Name and address | FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606 | Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u> |
| 6. | Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. | 400 Washington Street Suite 300 Reading, PA 19601 | Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. |
| | www.pacer.gov. | | Contact phone (610)2085040 Date: 10/12/17 |

For more information, see page 2

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Debtor James Thomas McCooe

Case number 17–15738–ref

| 7. | Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | November 7, 2017 at 2:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Location: Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102 | | |
|---|--|--|---|--|--|
| 8. | Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim | Filing deadline: 1/6/18 Filing deadline: 2/5/18 | | |
| | | (except governmental units): Deadline for governmental units to file a proof of Filing deadline: 2/21/18 claim: | | | |
| | | Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. | | | |
| | | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection. | Filing deadline: 30 days after the conclusion of the meeting of creditors | | |
| 9. Filing of plan | | The debtor has filed a plan. This plan proposes payment to the trustee of \$979.63 per month for 60 months. The hearing on confirmation will be held on: 12/21/17 at 9:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601 | | | |
| 10. Creditors with a foreign address If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with any questions about your rights in this case. | | | | | |
| 11 | . Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. | | | |
| 12 | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property cle exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you be the law does not authorize an exemption that debtors claimed, you may file an objection by the deadling | | ter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.gov . If you believe that | | |
| 13 | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part a debt. However, unless the court orders otherwise, the debts will not be discharged until all payme under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted for discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of the debts under 11 U.S.C. § 1328(f), you must file a motion. | | | | |